

Annexure B
TEMPLATE CC1 : COMPOSITION OF REGULATORY CAPITAL

Name of bank/ controlling company
Six months* ended.....(yyyy-mm-dd)

Purpose: Provide a breakdown of the constituent elements of a bank's capital (after the transition period for the phasing-in of deductions ends on 1 January 2018).

Scope of application: The template is mandatory for all banks at the consolidated level. It must be completed from the earlier of: (i) when banks have fully applied the Basel III deductions in advance of 1 January 2018 (ie before the end of transition period); or (ii) the end of transition period. In the case of (i), banks must clearly disclose the fact that they are using this template because they have fully applied the Basel III deductions.

Content: Breakdown of regulatory capital according to the scope of regulatory consolidation

Frequency: Semiannual.

Format: Fixed.

Accompanying narrative: Banks must to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.

	a	b
	Amounts	reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: instruments and reserves		
1		
2		
3		
4		
5		
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Common Equity Tier 1 capital before regulatory adjustments		
Common Equity Tier 1 capital: regulatory adjustments		
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Common Equity Tier 1 capital (CET1)		
Additional Tier 1 capital: instruments		
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32		
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35		
36		
Additional Tier 1 capital: regulatory adjustments		
37		
38		
39		
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41		
42		
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45		
Tier 1 capital (T1 = CET1 + AT1)		
Tier 2 capital: instruments and provisions		
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51		
Tier 2 capital before regulatory adjustments		
Tier 2 capital: regulatory adjustments		
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54a		
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57		

58	Tier 2 capital (T2)		
59	Total regulatory capital (TC = T1 + T2)		
60	Total risk-weighted assets		
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)		
62	Tier 1 (as a percentage of risk-weighted assets)		
63	Total capital (as a percentage of risk-weighted assets)		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)		
65	Of which: capital conservation buffer requirement		
66	Of which: bank-specific countercyclical buffer requirement		
67	Of which: higher loss absorbency requirement		
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements		
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		